

2025

**YNCU SOCIAL PURPOSE
IMPACT REPORT**



Introduction

At YNCU, strengthening the communities we serve is central to who we are as a cooperative financial institution. Our commitment extends beyond financial services to include meaningful investments of time, expertise, and financial support in the neighbourhoods where our members and people live and work.

Throughout 2025, YNCU continued to build community impact through charitable giving, staff volunteerism, inclusive programming, and partnerships with local organizations across Ontario. From addressing food insecurity and supporting youth development to advancing environmental sustainability and financial literacy, our teams worked together to create positive and lasting change.

In total, YNCU contributed **\$321,855 in donations** to local charities and community initiatives in 2025, alongside thousands of hours of volunteer service from our people.

Together, these efforts reflect the collective commitment of our people, members, and community partners to building stronger, more resilient communities across the regions we serve.

Respectfully submitted,

Kirstin Dias

VP, Corporate Communications & Social Purpose

Jane Walker

Chief People & Culture Officer

Impact at a Glance

Impact in Action



\$321,855

Total donations to meaningfully selected charities



2,870 hours

Employee volunteer hours contributed



182 employees

Participated in the **Good Neighbours** volunteer program



103,000+ meals

Supported through **food bank donations** and community food drives

4301 pounds of food

Collected through YNCU's October food drive



6 charities supported with **\$5,000 donations**

Through the **Giving Tuesday** community nomination program

\$27,300

Donated through the **Good Neighbours** program to charities chosen by employees



600+ participants

Reached through **YNCUniversity** financial literacy sessions

119 walkers across 11 communities

Participated in **Coldest Night of the Year**

\$57,000 raised

Through **Coldest Night of the Year** fundraising and donations

132 participants

Took part in **Motivate 2 Skate** programming



Social Purpose Initiatives

YNCU's Social Purpose initiatives focus on strengthening local communities by addressing emerging needs, supporting vulnerable populations, and creating opportunities for connection, learning, and participation.

Coldest Night of the Year

YNCU once again participated in Coldest Night of the Year, with **13 teams and 119 walkers representing 11 communities.**

Through grassroots fundraising and YNCU corporate donations, our teams raised **\$57,000** in support of organizations serving individuals experiencing homelessness, hunger, and hardship in our neighbourhoods.

The event continues to demonstrate the collective impact that can be achieved when our people, members, and community partners come together in support of a shared cause.



Food Security

Food security was a key focus in 2025, reflecting the growing number of Ontarians facing challenges accessing consistent meals.

An October food drive collected **4,301 pounds of food** and **\$4,780 in cash donations**, providing the equivalent of **13,144 meals** for those in need.

In addition, YNCU contributed **\$45,000** in corporate donations to local food banks, bringing the total impact to more than **103,000 meals** provided to families across our communities.



Local Food Banks Supported:

Amherstview Lion's Club

Byron Cares Food Bank

Cambridge Food Bank

Centre 507

Community Resource Services

Downtown Mission

Food4Kids

Food Bank of Mississauga

Food Bank of Waterloo Region

Harvest Algoma

Hope House Guelph

Paris Food Bank

Partners of Mission Food Bank

Salvation Army Hope Market

Salvation Army Mitchell

Salvation Army Sault Ste. Maire

Scott Mission

Timmins Food Bank

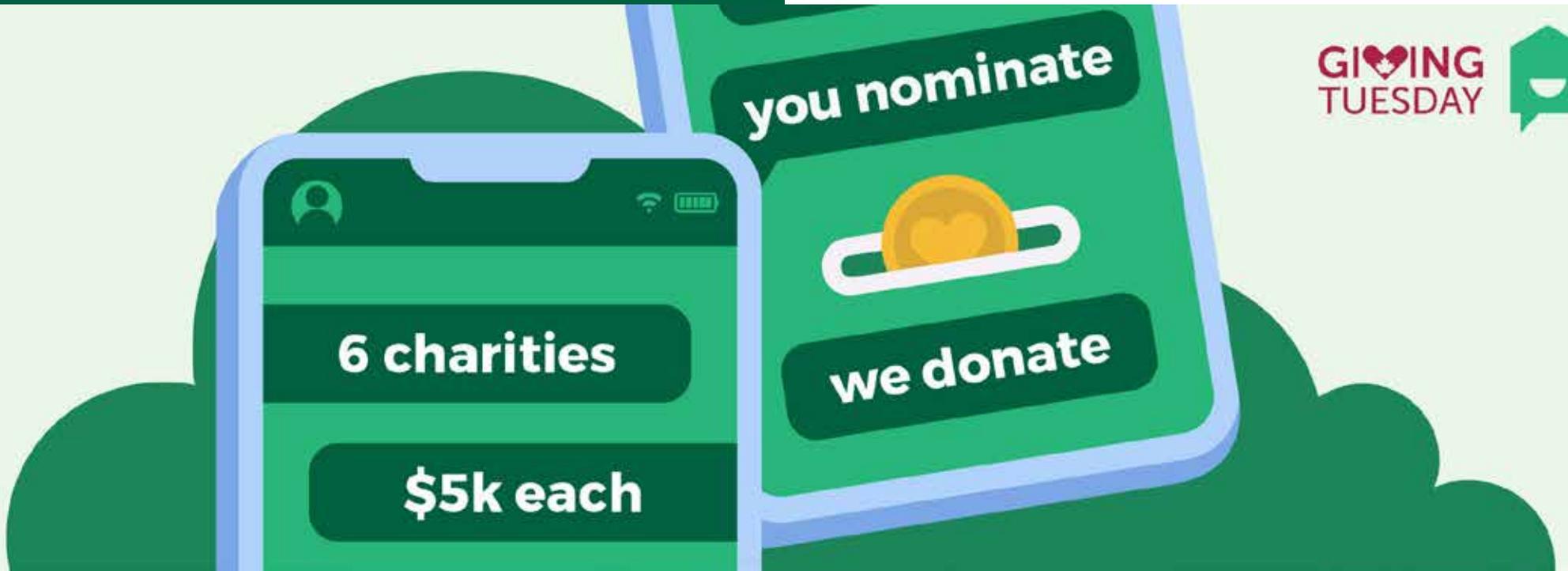
Giving Tuesday

Through the Giving Tuesday campaign, YNCU invited members and the public to nominate charities making a meaningful difference in their communities.

From these nominations, **six organizations** were selected to receive a **\$5,000** donation each:

- **CMHA Waterloo Wellington**
- **Alzheimer Society Sault Ste. Marie & Algoma District**
- **Toronto Fire Fighters Toy Drive**
- **Anti-Hunger Coalition Timmins**
- **Women's Enterprise Skills Training of Windsor Inc. (WEST)**
- **Youth Opportunities Unlimited (YOU)**

This initiative reflects YNCU's commitment to community-led impact, allowing local voices to help guide where support is directed.



Scholarships and Youth Development



YNCU continues to invest in youth development through scholarships, bursaries, and leadership opportunities.

In 2025, this included:

- Two Good Neighbours scholarships in partnership with **Sault College and the University of Waterloo**
- Sponsorship of two students to attend the Ontario Co-operative Association's **Co-operative Young Leaders Camp**
- Support of the Ontario Credit Union Foundation's **CU Succeed Youth Bursary** program, which provides financial assistance to Ontario post-secondary students who are credit union members and require support for academic, technological, or vocational training. In 2025, four YNCU members received this bursary through the Foundation, assisting them with their educational journeys.
- YNCU also supports **Camp BUCKO**, a specialized camp program for youth who have experienced burn injuries. Through an insurance program initiative, donations generated through insurance quotes are matched by the credit union, helping support campers and providing opportunities to build confidence, connect with peers, and enjoy a positive camp experience.
- The Deb Sims Memorial Hockey Scholarship, awarded to a player from the **Sault Female Hockey Association** who demonstrates Deb's spirit, dedication, and commitment to community. Deb Sims was a longtime YNCU employee whose legacy continues to inspire young women.

MOTIVATE 2 SKATE

YNCU's Motivate 2 Skate program continued to demonstrate the value of inclusive recreational programming.

In 2025, **132 participants** took part in learn-to-skate and community free skate sessions. The program was designed to introduce international post-secondary students, elementary-aged youth, and new Canadians to one of Canada's most enjoyed winter pastimes in a safe and welcoming environment.

With the support of experienced instructors and volunteers, participants were provided with the basic skills needed to skate with confidence. YNCU also supplies skates and helmets for those who require them, helping ensure equipment access does not prevent participation.

Motivate 2 Skate aims to provide a fun and rewarding learning experience while creating opportunities for individuals and families to connect with their community.



Financial Literacy YNCUUniversity



Financial literacy remained a priority in 2025. Through YNCUniversity.com, YNCU teams delivered practical financial education sessions reaching more than **600 participants**, including students, newcomers to Canada, and individuals navigating financial challenges.

These sessions were delivered by YNCU's trained financial literacy presenters, many of whom are certified through the Each One, Teach One financial literacy program or recognized experts working within the financial services sector. Their expertise ensures that the information shared is practical, relevant, and grounded in real-world financial experience.

Together, these programs aim to provide accessible, inclusive financial education that empowers individuals to make informed decisions about their financial futures.



Good Neighbours Program



YNCU's Good Neighbours Program recognizes the volunteer contributions of our people while increasing the impact of the causes they support.

Employees who complete four or more volunteer hours were eligible to direct a \$150 YNCU donation to a registered Canadian charity of their choice.

In 2025:

- **182 employees** participated
- **2,870 volunteer hours** were contributed
- **\$27,300 in donations** were directed to community organizations selected by staff

This program reflects the deep connection our employees have to the communities they serve and empowers them to support causes that matter most to them.



Full List of Good Neighbour Supported Charities

Alzheimer Society Huron Perth

Alzheimer Society of Sault Ste. Marie & Algoma District

Alzheimer Society of Windsor & Essex County

Anishnabeg Outreach

ARCH Hospice

Beyond Housing

Big Brothers Big Sisters of London and Area

Big Brothers Big Sisters of Sault Ste. Marie

Big Brothers Big Sisters of Waterloo Region

Blue Sea Foundation

Boys & Girls Club of London

Brain Injury Association

Brant County SPCA

Brant Food for Thought

Brantford Food Bank

Cambridge Food Bank

Cambridge Humane Society

Camp Kintail

Canadian Cancer Society

Canadian Dominican Ray of Hope

Canadian Guide Dogs for the Blind

Canadian Mental Health Association

Child and Family Services of Grand Erie

Children's Aid Society of Algoma

Children's Aid Society of Ottawa

Children's Aid Society of Oxford County

Chron's & Colitis Canada

Cobblestone Snack Program

Covenant House

Crow Shield Lodge

Cystic Fibrosis Canada

Diabetes Canada

Food 4 Kids

Greenway Chaplin Community Centre

Habitat for Humanity Windsor

Harvest Algoma

Harvest Hands Canada

Heart & Stroke Foundation

Hope Air

Hope House Guelph

Hospice Wellington

House of Friendship

Humane Society London

Kayge Fighters

Kidney Foundation

KidSport Sault Ste. Marie

Kitchener Waterloo Humane Society

Liberty for Youth

London Health Science

Mitchell & District Agriculture Society

MS Canada

My Sisters' Place

Oakville Hospital Fund

Ontario Christian Gleaners

Ontario Credit Union Foundation

Ontario Finnish Resthome Association

Operation Sharing

Oxford 4H Association

Oxford County Animal Rescue

Pet Patrol Elmira

Princess Margaret Hospital

Ray of Hope

Riverside Minor Baseball

Salvation Army Mitchell

Salvation Army Woodstock

Sault Ste. Marie Humane Society

Sault Ste. Marie Soup Kitchen Community Centre

Shelterlink Youth

Sick Kids

SPCA Burlington

St. Vincent Place

Stan Fowler Fund

Stratford Connection

Supportive Housing Waterloo

Terry Fox Foundation

THRIVE Child Development Centre

Timmins Food Bank

Timmins Humane Society

Toronto Vegetarian Food Bank

True North Aid

VON Oxford

Waterloo Regional Food Bank

Waterloo Regional Health

Windsor Essex Child/Youth Advocacy Centre

Women in Crisis Algoma

Women's Crisis Services of Waterloo Region

Youth Opportunities Unlimited

Internal Committees

YNCU's workplace culture and community engagement are strengthened by employee-led committees that contribute their time and ideas to making YNCU a more inclusive, connected, and sustainable organization.

These committees are made up of staff volunteers who collaborate to support initiatives aligned with YNCU's values.



Culture Committee

The Culture Committee works collaboratively with our People and Culture team and supports employee engagement, wellness, and recognition across YNCU, bringing together initiatives that foster connection, celebrate achievements, and promote well-being across the organization.

In 2025, the committee helped create meaningful opportunities for employees to connect and recognize one another throughout the year. Highlights included Employee Appreciation Day, International Women's Day, Mental Health Awareness Week, and a variety of seasonal engagement initiatives designed to strengthen workplace connections.

Employee wellness remained an important focus throughout the year. The committee supported initiatives encouraging physical and mental well-being, including National Exercise Day activities, wellness learning sessions, and ongoing opportunities for staff to participate in bi-weekly meditation and movement sessions.

The committee also supported several signature programs that celebrate employee contributions, including the Guiding Principles Awards, Young Leader Award, and Spotlight Sales Awards, while maintaining regular engagement through initiatives such as Winter Blues Bingo, Jersey Days, and team wellness activities.

The committee also played an important role in supporting connection across teams during a year of organizational change, including welcoming new colleagues joining YNCU from Comtech Fire Credit Union through engagement initiatives designed to build familiarity and strengthen relationships across the organization.

Through these efforts and more, the Culture Committee continues to foster a workplace environment built on connection, recognition, and shared purpose.

Culture Committee report submitted by Shaylan Spurway, Anita Araujo, and Jessica Calic.



Green Team



YNCU's Green Team works collaboratively with the Social Purpose and Sustainability teams to advance environmental responsibility across the organization.

In 2025, YNCU continued investing in initiatives designed to reduce environmental impact, including the installation of low-temperature heat pumps at select locations to reduce reliance on natural gas.

YNCU also expanded its partnership with Bullfrog Power, purchasing 100% green electricity for additional branches, while ensuring all YNCU electric vehicle charging stations are powered by renewable energy.

Additional initiatives included:

- Sponsorship of RibFest's environmental program, which redirected 74% of waste to recycling or compost
- Hosting two community tree-planting sessions
- Supporting reforestation through a partnership with Tree Canada
- Installing an EV charging station at the Uptown Waterloo branch
- Launching employee commute tracking
- Participating in the Sustainable Waterloo Region Carbon Cleanse
- Signing a 60% carbon reduction pledge with Sustainable Waterloo Region

These initiatives reflect YNCU's continued commitment to environmental sustainability and responsible stewardship.

Green Team report submitted by Steve Baker and Alexandra Novotny.

Diversity, Equity and Inclusion Committee



YNCU's Diversity, Equity and Inclusion (DEI) Committee works in collaboration with the People and Culture and Social Purpose teams to advance learning, belonging, and inclusive practices across the organization.

In 2025, the committee supported initiatives focused on education, awareness, and community engagement.

Highlights included Pink Shirt Day anti-bullying initiatives, supported by a corporate donation to Kids Help Phone, and Pride celebrations, which included decorating for a local Pride Prom and a corporate donation to OK2BME. Staff were also provided with Pride pins and shirts to celebrate and support inclusion across the organization.

YNCU also continued its reconciliation journey through initiatives focused on awareness, participation, and acknowledgement of the traditional and treaty territories where we operate.

A highlight of this work was a Virtual Indigenous Beaded Poppy Workshop led by YNCU's own Rosilynn Williams, with materials sourced from Trailblazing Beads, an Indigenous-owned business in Sault Ste. Marie.

In support of these initiatives, YNCU made donations to:

- Kids Help Phone – Finding Hope Program (\$1,500)
- Indigenous Friendship Centre of Sault Ste. Marie (\$1,000), in appreciation of Rosilynn Williams' leadership in facilitating the workshop.

Staff were also provided beaded Orange Shirt pins, sourced from Indigenous artisans through Tribal Roots. Proceeds support the Orange Shirt Society and reinforce YNCU's ongoing commitment to reconciliation and inclusion.

DEI Committee report submitted by Micaela Maki.

Casual Friday Program

YNCU employees also contribute to community causes through the Casual for a Cause program, where staff make small voluntary contributions in exchange for the opportunity to dress down on Fridays.

Funds collected throughout the year are distributed through quarterly draws, with donations directed to charities selected by participating employees. In 2025, the program raised **\$25,352.72** for community charities.

Fully funded and directed by employees, this program reflects the generosity of YNCU staff and the many ways they choose to support causes that matter to them and their communities.

Full List of Casual Friday Supported Charities:

Alzheimer Society of Ontario

Alzheimer Society of Sault Ste. Marie & Algoma District

ARCH Hospice

Brain Injury Association

Brantford Food Bank

Brantford SPCA

Cambridge Food Bank

Child Hunger Brantford

CMHA Brantford

Community Veterinary Outreach

Cystic Fibrosis Canada

Food4Kids

Pet Patrol Elmira

Street Help Windsor





Throughout the year, YNCU supported several additional local initiatives, sponsorships, and community partnerships. While this report focuses primarily on charitable donations and social purpose initiatives, these sponsorships also play an important role in strengthening the communities we serve.

Together, these efforts reflect YNCU's ongoing commitment to supporting organizations making a difference locally.

At YNCU, community impact is not a single program or initiative, it is a shared commitment embraced by our people, members, and partners. The work highlighted in this report reflects the many ways our organization continues to support the people, causes, and neighbourhoods that make our communities stronger. We are grateful to everyone who contributes their time, passion, and expertise to this important work.

